Today's Agenda

2008 Insurance Coordinator Training Conference

- **8:30am-9:45am -- Morning Overview Session**
- **9:45am-10:00am -- Break**
- **10:00am-10:45am -- 1st Breakout Session**
- **10:45am-11:00am -- Break**
- **11:00am-11:45am -- 2nd Breakout Session**
- **11:45am-1:00pm -- Lunch**
- **1:00pm-1:45pm -- 3rd Breakout Session**
- **1:45pm-2:00pm -- Break**
- **2:00pm-2:45pm -- 4th Breakout Session**
- **2:45pm-3:00pm -- Break**
- **3:00pm-4:15pm -- Closing Session**

Administration Overview

- DEI
  - Department for Employee Insurance
  - Oversees the administration of the KEHP
- KEHP
  - Kentucky Employees Health Plan
  - Self-funded since 2006
  - Provided through a Section 125 Cafeteria Plan
  - The Commonwealth assumes the risk of claims
  - The Commonwealth pays administration fees to TPA and PBM to process claims and access provider network

Administration Overview

- ## TPA
  - Third Party Administrator – Humana
  - Partners with:
    - Active Health Management – offers Informed Care Management, Case Management and Utilization Management programs
    - Ceridian – administers COBRA continuation services using an online system called WebQE for COBRA notification and enrollment
    - CorpHealth, Inc. – provides mental health and substance abuse services

Administration Overview

- PBM
  - Pharmacy Benefits Manager – Express Scripts, Inc. (ESI)
  - Administers the prescription benefit for KEHP members
  - Partners with CuraScript Pharmacy to provide certain oral and injectable specialty medications

Who is Eligible?

- **Full time employees** of the following agencies who contribute to a state-sponsored retirement systems, or who are otherwise defined in KRS 18A.225:
  - State Agencies
  - Boards of Education
  - Health Departments
  - Quasi Agencies
  - School Board Members (participate on a post-tax basis and are responsible for total premiums)

Who is Eligible?

- **Retirees,** <u>under age 65</u> (or 65 or older if not eligible for Medicare), who draw a monthly retirement check from any of these:
  - Judicial Retirement Plan
  - Legislators Retirement Plan
  - KY Community & Technical College Systems
  - KY Teachers' Retirement System (KTRS)
  - KY Retirement Systems (KRS):
    - County Employees Retirement System (CERS)
    - KY Employees Retirement System (KERS)
    - State Police Retirement System (SPRS)

Who is Eligible?

- **COBRA Qualified Beneficiaries,** who lose coverage and were covered under the Plan on the day prior to the loss of coverage.
    - Employees
    - Spouses
    - Dependent

Who is Eligible?

- **Dependents** who meet all eligibility guidelines
  - A member's spouse under an existing legal marriage
  - A member's dependent unmarried children under the age of 24
  - A member's disabled children (no age restrictions)

Dependent Eligibility Requirements

- Dependent children
  - Include a member's child, stepchild, adopted child, foster child or grandchild
  - Must live with the member in a parent-child relationship
  - Must be less than 24 years of age at the end of the NEXT calendar year
  - Member must provide over one-half of the dependent child's support and maintenance
  - May only be covered under <u>one</u> state sponsored plan

Dependent Eligibility Requirements

- Other considerations:
  - A foster child must have been placed by an authorized agency or order
  - An eligible dependent child not living with the member may be added only with a court, decree or administrative order
  - A grandchild may only be added with a court, decree or administrative order

  *All of these may require supporting documentation and subject to signature date guidelines

Dependent Eligibility Requirements

- Disabled dependent children
  - No age restrictions
  - May <u>continue</u> to be covered beyond the limiting age if:
    - The disability started before the limiting age
    - The disability is medically certified by a physician
  - If not covered prior to the limiting age, will be allowed to enroll only if they lose other coverage
  - All other eligibility requirements apply
  - You can request a Certification Form from Jeff Wiley at 502-564-1205 or jeffrey.wiley@ky.gov

Kentucky
UNBRIDLED SPIRIT

Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA

- Enacted in 1986
  - Provides an extension of health care coverage beyond certain qualifying events.
  - Who's eligible for COBRA?
    - Employees
    - Spouses
    - Dependent children

COBRA

- What are the COBRA qualifying events?
  - Termination of employment
  - Reduction of hours
  - Death of the employee
  - Divorce or legal separation
  - Entitlement to Medicare (Parts A & B)
  - Employer bankruptcy
  - Dependent child ceases to be eligible under the plan

COBRA

- What should I do upon receiving a COBRA qualifying event notice?
  - Enter information on Ceridian's WebQE
  - If you have questions regarding your password for this Web site, contact:
    - Christie Burkhead at christie.burkhead@ky.gov or
    - Sherry Davis at sherryj.davis@ky.gov
    - Or by phone at 502-564-6534

COBRA

- **COBRA Client Services**

   Account Manager Kimberly Wicks

   Kimberly.Wicks@Ceridian.com

   800-790-9056 x1183

   727-865-3648 fax

   For Log on Instructions:

   www.ceridian-benefits.com

   Technical Assistance: 800-469-0429

Health Insurance Portability and Accountability Act (HIPAA)

HIPAA

- Personal Health Information (PHI)
  - Complete name
  - Social security number
  - Anything that can identify an individual
- Need for secure email communications
  - The Internet is not secure
  - There are now federal laws that require holders of ePHI to protect data from unauthorized users
  - Encrypted data can be sent into a non-secure environment

ENTRUST Software

- Encrypts Protected Health Information (PHI) sent into a non-secure environment

- Both parties must have Entrust installed

ENTRUST Software

- E-Mail Domains Managed By COT
  - Must contact COT to have installed on individuals' computers requiring Entrust
  - Entrust will be integrated into MS Outlook
  - Fee involved for agencies using Entrust

- E-Mail Domains NOT Managed By COT
  - Can obtain access to free web appliance
  - Will not work if e-mail domain is managed by COT
  - Contact Bruce Cottew, DEI, Bruce.Cottew@ky.gov for more information on obtaining Entrust web appliance

HIPAA

- Some examples include:
  - Implementing and using encryption software – such as Entrust – whenever possible
  - If sending an <u>electronic file</u> to someone without Entrust:
    - Zipping the file and sending it as a password-protected attachment. Send the password in a separate email
    - If unable to zip the file, sending it as a password-protected attachment. Send the password in a separate email
  - If sending <u>electronic information</u> to someone without Entrust:
    - In the subject line of the email, type: CONFIDENTIAL [Member's Last Name]"
      - Example: CONFIDENTIAL Jones

HIPAA

- In the body of the email use the member's first initial and the member's last name followed by the last four digits of the member's Social Security Number
    - Example: JJones 1234

- If you receive an email from someone else that does not adhere to these guidelines, make sure that your response DOES adhere to these guidelines

KEHP… Online

KEHP…Online

Visit our Web site http://kehp.ky.gov

The KEHP's Web site is full of helpful information

You will find:

- Link to our web enrollment system *Your KEHP Online Access*

- Health Insurance Handbook

- Medical Summary Plan Descriptions (SPDs) for each of the four plan options

KEHP…Online

- – Pharmacy Summary Plan Descriptions (SPDs) for each of the four plan options
- – Healthcare FSA, Dependent Care FSA and HRA Summary Plan Descriptions
- – Useful links to Humana, ESI, Wellness Works!, KRS and KTRS
- – COBRA information
- – FSA Reimbursement Form, Dependent Add and Drop Forms, Update Forms, Post-Tax Request Forms, etc.
- – Special section for Insurance Coordinators
- – Prior year's information ...and more

Kentucky
UNBRIDLED SPIRIT™

Humana
and
Express Scripts…
Online

Humana… Online

Humana

- Contact information
  - 877-597-7474 (877-KYSPIRIT)
  - Secure Web site: http://kyhealthplan.humana.com or www.humana.com

- Web site contains:
  - Forms
  - Reference guides
  - Personal Health Assessment (PHA)
  - Provider information

Express Scripts, Inc. (ESI)

– Contact information

- 877-597-7474 (877-KYSPIRIT)
- Secure Web site www.express-scripts.com

– Use Web site to:

- Order prescriptions
- Order refills
- Track your order
- Check the prescription refill balance
- Check prices
- Print listing of filled prescriptions
- Print coupons for in-store purchases

What's New?

CARENA

- IN-HOME URGENT CARE: A MODERN-DAY HOUSE CALL SERVICE

- Not sure how to handle your child's fever in the middle of the night? Slipped and hurt your back, but the doctor's office is closed?

- In-Home Urgent Care is a modern-day physician house call service for the times when a visit to your primary care doctor or urgent care treatment facility is not an option, such as after hours. Brought to you by the Kentucky Employees Health Plan through Humana® and provided by Carena, In-Home Urgent Care is available 24 hours a day, seven days a week to treat your urgent, but not life-threatening, concerns. It's a convenient alternative to an emergency room visit for health issues like cuts, high fevers, or other symptoms that need prompt medical attention.
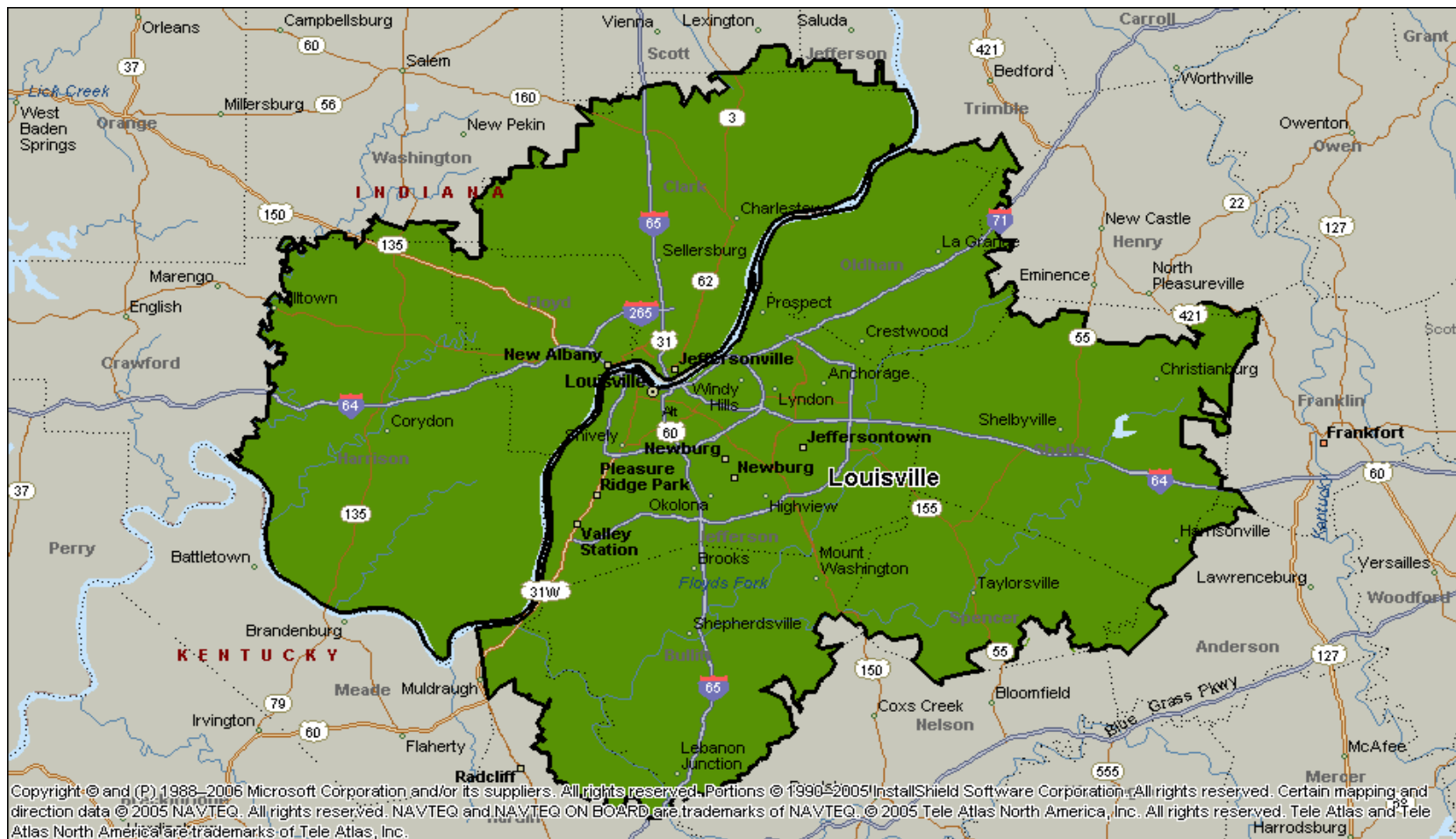
- ## HOW IT WORKS:

  - Call **HumanaFirst®** at **1-800-622-9529** to speak with a registered nurse about your symptoms
  - The nurse will provide a recommendation about the appropriate care for your situation
  - If necessary, a doctor will be dispatched to your home to treat your health concern
  - **For more information, call HumanaFirst at 1-800-622-9529 or visit <u>KEHP.Ky.gov</u>.**
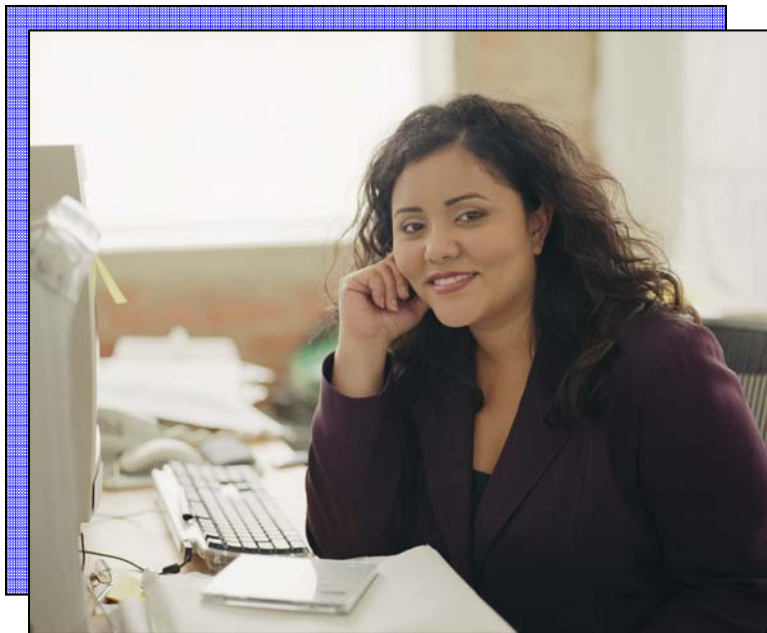
KHRIS - What is it?

- KHRIS stands for Kentucky Human Resource Information System. KHRIS is a large computer software system which uses SAP technology. The Dept. for Employee Insurance will be using KHRIS to maintain benefits for all state and non-state members, as well as retirees.

- http://personnel.ky.gov/programs/khris

Sounds interesting...but how does it affect me?

- You will be using a new system! No longer will you be limited only to the current web based enrollment and billing systems, you will now have specific company-based access directly to the KHRIS system.

- As a coordinator of benefit enrollment and billing, you will have access to

    – enroll your employees,

    – check on their benefits,

    – obtain very detailed reports which can be downloaded to your work PCs,

    – review, reconcile and pay your company's bills,

Sounds great! When will the system be ready?
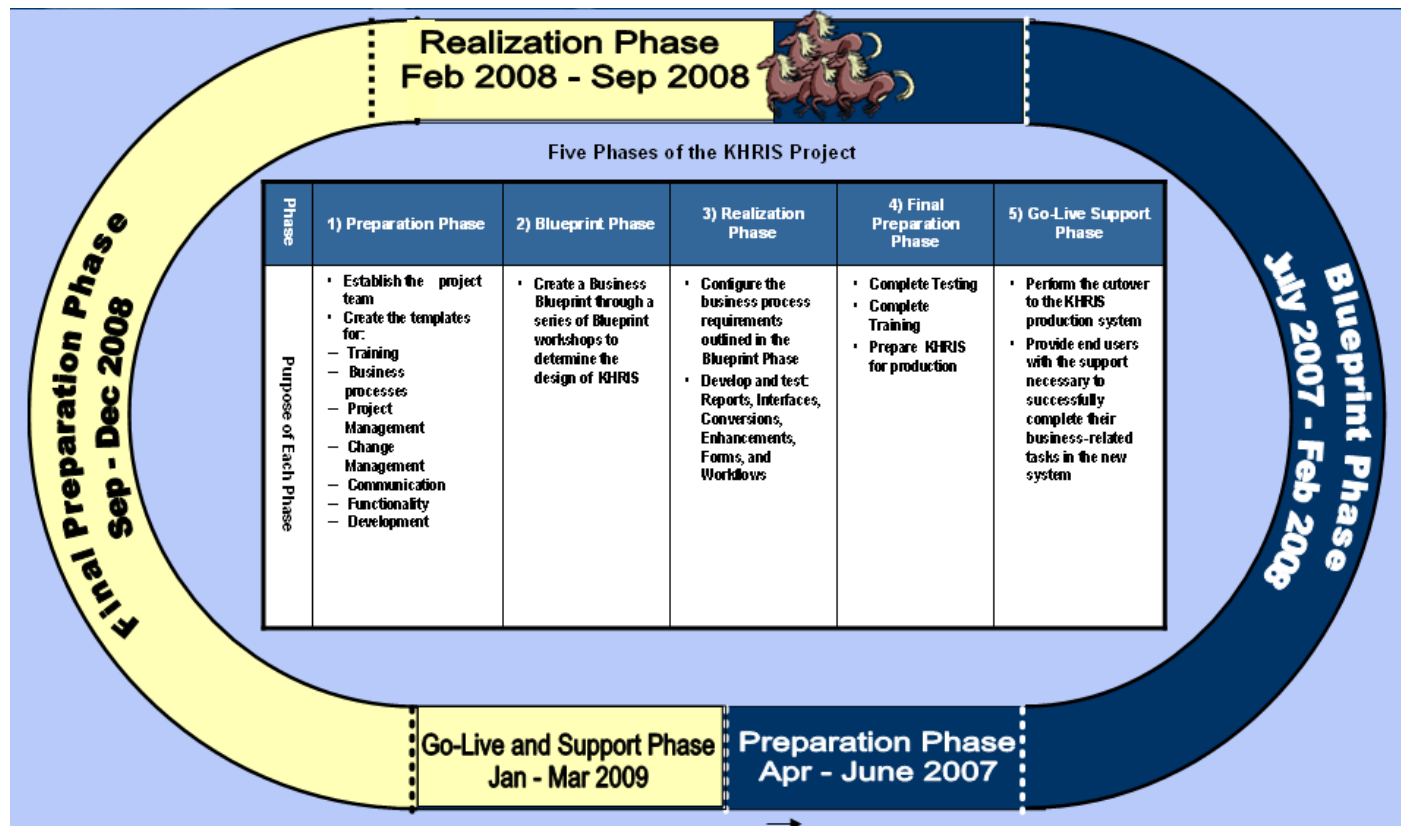
The finished product will be rolled out January 1st, 2009!

Phases

The KHRIS team has already done an extraordinary amount of work over the past two years.

- RFP and Vendor Selection Process
- Project Preparation
- Blueprint

2007 Apr - Jun	Jul - Feb	2008 Feb - Sep	Sep - Dec	2009 Jan - Mar
Project Preparation	Blueprint	Realization	Final Preparation	Go Live and Support

And now…Realization!!

Communication

What happens now? Will there be training?
New systems make me a little nervous; do I have to use it?

Change!

System Training

KHRIS Updates

DEI Contact Information

Commissioner's Office
- **502-564-0358**

Member Services Branch
- **888-581-8834**
- **502-564-6534**
- 502-564-5278 - Fax

Enrollment Information Branch
- **502-564-1205**
- 502-564-1085 – Fax

Data Analysis Branch
- **502-564-7101**

Flexible Benefits Branch
- **502-564-0350**
- 502-564-0364 - Fax

Financial Management Branch
- **502-564-9097**
- 502-564-0715 - Fax